

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Sahar Hasan Almotawakel

Debtor

Case No. 25-11936-djb

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: May 16, 2025

Form ID: 309A

Total Noticed: 37

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Sahar Hasan Almotawakel, 1201 Oak Cir, Lansdale, PA 19446-6074
15008735	Doyle & Hoefs LLC, 2043 Springwood Rd, York, PA 17403-4836
15008737	+ Ibrahim Almatawakel, 2060 E 15th Street, Brooklyn, NY 11229-3310
15008750	TD Bank/Raymour & Flanigan, Attn: Bankruptcy 1701 Rt. 70 East, Cherry Hill, NJ 08003
15008753	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: help@cibiklaw.com	May 17 2025 00:40:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	May 17 2025 04:26:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	May 17 2025 00:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 17 2025 04:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	May 17 2025 00:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15008723	+ Email/Text: bankruptcies@arsigroup.com	May 17 2025 00:40:00	American Recovery Services Incorporated, 555 St Charles Drive Suite 100, Thousand Oaks, CA 91360-3983
15008724	Email/PDF: bncnotices@becket-lee.com	May 17 2025 00:52:01	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15008725	+ EDI: BANKAMER	May 17 2025 04:26:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15008726	EDI: CAPITALONE.COM	May 17 2025 04:26:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15008727	+ EDI: AISACG.COM	May 17 2025 04:27:00	Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15008728	+ EDI: CITICORP	May 17 2025 04:26:00	Cbna, Attn: Centralized Bankruptcy POB 790034, St Louis, MO 63179-0034
15008729	+ EDI: CITICORP	May 17 2025 04:26:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040

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Page 2 of 3

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15008730	+ EDI: CITICORP	May 17 2025 04:26:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
15008731	+ EDI: WFNNB.COM	May 17 2025 04:27:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15008732	+ EDI: WFNNB.COM	May 17 2025 04:27:00	Comenity Bank/Wayfair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15008733	^ MEBN	May 17 2025 00:26:12	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
15008734	EDI: DISCOVER	May 17 2025 04:26:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
15008736	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	May 17 2025 00:40:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
15008738	EDI: IRS.COM	May 17 2025 04:26:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15008739	EDI: JPMORGANCHASE	May 17 2025 04:26:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
15008740	+ Email/Text: bankruptcygroup@peco-energy.com	May 17 2025 00:40:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
15008741	Email/Text: fesbank@attorneygeneral.gov	May 17 2025 00:40:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15008744	Email/Text: Bankruptcy.Notices@pnc.com	May 17 2025 00:40:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
15008742	EDI: PENNDEPTREV	May 17 2025 04:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15008743	^ MEBN	May 17 2025 00:26:17	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15008745	+ EDI: SYNC	May 17 2025 04:26:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15008746	+ EDI: SYNC	May 17 2025 04:26:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15008747	EDI: SYNC	May 17 2025 04:26:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
15008748	+ EDI: TDBANKNORTH.COM	May 17 2025 04:27:00	TD Bank, Attn: Bankruptcy 1701 Route 70 East, Cherry Hill, NJ 08003
15008749	+ EDI: TDBANKNORTH.COM	May 17 2025 04:27:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
15008751	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 17 2025 00:40:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
15008752	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2025 00:41:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2025

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	<b>Sahar Hasan Almotawakel</b>			Social Security number or ITIN: xxx-xx-9874
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed for chapter: 7 5/15/25
Case number:	25-11936-djb			

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Sahar Hasan Almotawakel	
2. All other names used in the last 8 years		
3. Address	1201 Oak Cir Lansdale, PA 19446-6074	
4. Debtor's attorney	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: <a href="mailto:rseitzer@karalislaw.com">rseitzer@karalislaw.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/16/25
<b>7. Meeting of creditors</b>	<b>June 16, 2025 at 03:00 PM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to <a href="https://Zoom.us">Zoom.us</a> , Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 8/15/25
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	